

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Lisa R. Lombardo
Debtor(s)

Bankruptcy Case No.: 19-23257-CMB
Per November 5, 2020 Proceeding
Chapter: 13
Docket No.: 61 – 35
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 16, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 60 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: November 9, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Lisa R. Lombardo
Debtor(s)

Case No. 19-23257-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 09, 2020

User: gamr
Form ID: 149

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2020:

Recip ID	Recipient Name and Address
db	+ Lisa R. Lombardo, 1756 Rostraver Road, Belle Vernon, PA 15012-4306
15106786	Absolute Resolutions Investments LLC, c/o Stoneleigh Recovery Associates, PB 1479, Lombard, IL 60148
15106788	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
15106794	Midland Credit Management, POB 301030, Los Angeles, CA 90030-1030
15106795	+ Municipal Authority of Westmoreland Co., POB 800, Greensburg, PA 15601-0800
15106798	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15106797	PNC Bank, 249 Fifth Avenue, 1 PNC Plaza, Pittsburgh, PA 15222
15136766	+ PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101-4982
15140054	+ PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15141665	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 02:18:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15124085	Email/Text: Bankruptcy@absoluteresolutions.com	Nov 10 2020 00:57:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15146288	Email/Text: ally@ebn.phinsolutions.com	Nov 10 2020 00:57:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15106787	+ Email/Text: ally@ebn.phinsolutions.com	Nov 10 2020 00:57:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15106789	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 10 2020 02:16:15	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15112108	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 10 2020 02:15:55	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15106790	+ Email/Text: bankruptcy@cavps.com	Nov 10 2020 00:59:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
15107987	+ Email/Text: bankruptcy@cavps.com	Nov 10 2020 00:59:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15106792	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 10 2020 00:58:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15106793	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 10 2020 00:58:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15106791	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 10 2020 02:15:54	Chase Card Services, Attn: Bankruptcy, Po Box

District/off: 0315-2

User: gamr

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Form ID: 149

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15106798	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2020 00:58:00	15298, Wilmington, DE 19850 Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15140054	+ Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2020 00:58:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15136766	+ Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2020 00:58:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101-4982
15106799	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 02:17:09	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541
15139883	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 02:15:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15106796	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2020 02:15:53	PayPal Credit, POB 5018, Lutherville Timonium, MD 21094-5018
15106800	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2020 02:18:12	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107334	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2020 02:18:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106801	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2020 02:18:12	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15106802	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2020 02:18:12	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15106803	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2020 02:17:04	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15106804	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 10 2020 00:59:00	West Penn Power, POB 3687, Akron, OH 44309-3687

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
cr		PNC BANK NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr

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Date Rcvd: Nov 09, 2020

Form ID: 149

Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Gary William Short	on behalf of Debtor Lisa R. Lombardo garyshortlegal@gmail.com gwshort@verizon.net
Jillian Nolan Snider	on behalf of Creditor Ally Bank jsnider@fbtlaw.com agilbert@fbtlaw.com
Karina Velter	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6